

Information to identify the case:

Debtor 1:	Kenneth Leo Payne	Social Security number or ITIN:	xxx-xx-0464
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Western District of Virginia	Date case filed for chapter:	7 5/8/23
Case number:	23-70324		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kenneth Leo Payne	
2. All other names used in the last 8 years		
3. Address	121 14th Street S.E. Roanoke, VA 24013	
4. Debtor's attorney Name and address	Malissa Lambert Giles Giles & Lambert PC P O BOX 2780 ROANOKE, VA 24001	Contact phone 540 981-9000 Email: mgiles@gileslambert.com
5. Bankruptcy trustee Name and address	William E Callahan(76) Jr P.O. Box 40013 Roanoke, VA 24022-0013	Contact phone 540-983-9309 Email: callahan@gentrylocke.com

For more information, see page 2 >

Debtor **Kenneth Leo Payne**

Case number **23-70324**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Roanoke Division 210 Church Ave, Room 200 Roanoke, VA 24011	Hours open: 8:00 a.m. – 4:30 p.m. Contact phone 540-857-2391 Date: 5/8/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 6, 2023 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: See attached list for meeting participation details.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 8/7/23 Filing deadline: 30 days after the conclusion of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Bridge Line	Chapter	Trustee	Instructions	Meeting Contact	Meeting Code
	13	Micale	Zoom	Zoom ID: 603 226 2142	Password: 341meeting
	13	Scolforo	Zoom	Zoom ID: 852 568 9053	Password: 341meeting
3	7	Callahan	By Telephone	877-934-5491	9319497#
4	7	Farthing	By Telephone	877-953-6090	8983497#
5	7	Goldstein	By Telephone	877-492-0156	7313672#
6	7	Higgs	By Telephone	877-960-3871	4647388#
7	7	Hutman	By Telephone	866-527-4091	8515643#
9	7	Scott	By Telephone	877-491-5685	9012607#
10	7	Stevens	By Telephone	877-953-5197	7811951#
11	7	Vogel	By Telephone	877-953-5927	9995849#
1		UST Roanoke Office	By Telephone	877-451-9313	9499523#

Zoom Instructions:

Five minutes before the scheduled time, go to: **zoom.us/join** and enter the Zoom ID and password listed next to the presiding trustee. Mute your mic until your case is called. Participants not able to log in may call **1-301-715-8592** and enter the Zoom ID and password listed next to the presiding trustee. Place your phone on mute until your case is called.

Telephonic Instructions:

Five minutes before the scheduled time, dial the call-in number and enter the passcode listed next to the presiding trustee. Place your phone on mute until your case is called.

United States Bankruptcy Court
Western District of Virginia

In re:
Kenneth Leo Payne
Debtor

Case No. 23-70324-pmb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin

Page 1 of 2

Date Rcvd: May 08, 2023

Form ID: 309A

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2023:

Recip ID	Recipient Name and Address
db	+ Kenneth Leo Payne, 121 14th Street S.E., Roanoke, VA 24013-1209
5155393	+ CRCH Employees Federal Credit Union, 109 Highland Avenue, SW, Roanoke, VA 24016-4413
5155391	+ Carilion - Billing Correspondence, PO Box 13966, Roanoke, VA 24038-3966
5155392	+ Convergent, PO Box 1280, Oaks, PA 19456-1280
5155397	+ EMBCC Patient Services, P.O. Box 650060, Dallas, TX 75265-0060
5155401	+ James E. Treacle, Jr., 700 E High Street, Charlottesville, VA 22902-5519
5155403	+ Lake Spring Emergency Group, PO Box 650763, Dallas, TX 75265-0763
5155404	+ Lewis Gale Medical, PO Box 291569, Nashville, TN 37229-1569
5155405	+ Peppercorn Inc., PO BOx 927, Bedford, VA 24523-0927
5155408	+ Scott Kroner PLC, 418 E Water St., Charlottesville, VA 22902-5242
5155409	++ UVA COMMUNITY CREDIT UNION, 3300 BERKMAR DRIVE, CHARLOTTESVILLE VA 22901-1491 address filed with court; University of VA Comm Credit Union, 3300 Berkmar Drive, Charlottesville, VA 22901

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mgiles@gileslambert.com	May 08 2023 20:49:00	Malissa Lambert Giles, Giles & Lambert PC, P O BOX 2780, ROANOKE, VA 24001
tr	EDI: BWCALLAHAN.COM	May 09 2023 00:46:00	William E Callahan(76), Jr, P.O. Box 40013, Roanoke, VA 24022-0013
ust	+ Email/Text: ustpregion04.rn.ecf@usdoj.gov	May 08 2023 20:49:00	USTrustee, Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
5155390	+ EDI: PHINAMERI.COM	May 09 2023 00:46:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5155392	^ MEBN	May 08 2023 20:43:49	Convergent, PO Box 1280, Oaks, PA 19456-1280
5155394	+ Email/Text: bankruptcy@credencerm.com	May 08 2023 20:49:06	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
5155395	+ Email/Text: ebnotifications@creditacceptance.com	May 08 2023 20:49:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
5155396	+ Email/Text: collect@ccsroanoke.com	May 08 2023 20:49:00	Creditors Collection Service, Attn: Bankruptcy, Po Box 21504, Roanoke, VA 24018-0152
5155398	+ Email/Text: bknotice@ercbpo.com	May 08 2023 20:49:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5155399	Email/Text: bankruptcy@frost-arnett.com	May 08 2023 20:49:00	Frost Arnet, P.O. Box 198988, Nashville, TN 37219

District/off: 0423-7

User: admin

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Date Rcvd: May 08, 2023

Form ID: 309A

Total Noticed: 27

5155400	+ EDI: IRS.COM	May 09 2023 00:46:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
5155402	EDI: JEFFERSONCAP.COM	May 09 2023 00:46:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
5155406	Email/Text: joey@rmscollect.com	May 08 2023 20:49:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235
5155407	+ Email/Text: jonathan.craft@roanokeva.gov	May 08 2023 20:49:00	Roanoke City Treasurer, 215 Church Avenue, SW, Room 254, Roanoke, VA 24011-1519
5155410	+ EDI: USAA.COM	May 09 2023 00:46:00	USAA Casualty Insurance Company, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
5155411	Email/Text: bankomail@wilberggroup.com	May 08 2023 20:49:00	Wilber & Associates, PC, 210 Landmark Dr., Normal, IL 61761
5155412	Email/Text: bankomail@wilberggroup.com	May 08 2023 20:49:00	Wilbur Associates, 210 Landmark Drive, Normal, IL 61761

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2023

Signature: /s/Gustava Winters